



Your

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From the Desk of Roy & Pam Wood

January 2018

Trend-Setting Boomers Are Still Doing What They Love

We can't welcome 2018 without wondering what the boomer generation will be up to this year. In fact, many boomers are still doing what they love, and they're still doing it well! After years of working for others, they're making the decisions—and taking the risks—to start their own businesses in retirement.

Notes writer Wendy Mayhew in the *Globe and Mail*: "Many people can't wait to retire. They want to golf, travel, or just take it easy. Others can't wait to retire so they can start the business they have always dreamed about."

According to the 2017 Kauffman Index of Entrepreneurship, individuals between 55 and 64 accounted for 25.5% of all new entrepreneurs in 2016, while the number of 20- to 34-year-old entrepreneurs declined by 34.3% over a 20-year period to 24.4% in 2016.

Why? It may be that the boomer generation is healthier and more energetic than previous generations, it may be that boomers (who are notoriously bad savers) need to supplement their income in retirement, or it may simply be that older workers have a lot to offer.

In a recent CNBC article, Jody Holtzman, senior vice president of market innovation for AARP, suggests: "[As a boomer] you know what works and what doesn't, you've been in small and big companies ... You have a network, possibly savings, or other ways to gain access to capital. All of those things come together as key success factors for building and sustaining a business."

Plus, boomers have always wanted to change the world. And now's their chance.

It's a Strange Old World: Bizarre News You Might Have Missed

An 81-year-old man in the German town of Bretten had a fright when he discovered an unexploded World War II bomb in his yard. He called authorities who, upon investigating, found it was just a zucchini.

New Yorkers can now dance at local clubs and bars—legally. The city council recently voted to repeal the Prohibition era Cabaret Law, which barred dancing at any place in the city that didn't have a "cabaret" license.

In training to become a sheepdog, a

border collie puppy in Devon, England, caused a mess (and laughter) when he successfully herded his owner's flock of sheep. Right into the house.

Todd Standing, a Canadian Sasquatch (aka "Bigfoot") tracker, filed a civil suit against the province of British Columbia, claiming to have evidence that Bigfoot exists and asking the government to protect it.

Are Your BFFs Friends for a Reason or for a Season?

As children we learn early that friends are important to us, and that friendly relationships are to be cherished. But according to Suzanne Degges-White in *Psychology Today*: "Not all friendships last forever."

While real friendship is usually based on trust, mutual affection, and shared values, sometimes they aren't. Sometimes friendships are merely situational. Perhaps you need a bridge partner, a running buddy, or someone to chat with while the kids play in the sandbox. And suddenly you find yourself in a "friendship" that you might not have chosen otherwise.

As Degges-White questions: "What happens, though, if a friend just can't be the kind of friend you want?" Is letting a friendship fade a sign of failure or could it be an indication of personal growth?

In the Huffington Post Blog, Irene S. Levine discusses the science behind friendship. According to Levine, the research indicates that while the number of friends may remain relatively constant throughout a person's life, there's a lot of turnover. It seems "the friends we make and the ones we keep are more likely to be determined by opportunity rather than personal preferences."

Perhaps it is wise to cultivate only those friendships that continue to feel significant. Says Degges-White, "If you are consistently left feeling as if your friendship is no longer of value to a formerly close friend, the relationship may not be worth pursuing any further."

However, those friendships that are worth maintaining require work. As Levine notes: "If a friendship is meaningful, it needs to be nurtured."



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Wayne T

"Very pleasant to do business with. Would definitely recommend to anyone needing these types of services."

Caitlin J

Worth Quoting

This month, some famous quotes on the subject of the future:

Life can only be understood backwards; but it must be lived forwards.

Søren Kierkegaard

Study the past if you would define the future.

Confucius

Yesterday is gone. Tomorrow has not yet come. We have only today. Let us begin.

Mother Teresa

I never think of the future—it comes soon enough.

Albert Einstein



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How to Cope with the Negative Impact of Noise Pollution

Whether it's sirens and car alarms outside your apartment window, the whine of jets, or just your neighbors' loud party, chances are urban noise pollution is driving you to distraction. And as much as we seek it, finding real quiet seems almost impossible.

Unfortunately, that's not a good thing. According to a recent article in *The Independent*, constant noise can be hazardous to your health. Writes Stephen Stansfeld: "These effects can be physical, mental, and possibly even disrupt children's learning."

In a variety of studies, noise pollution has been linked with high blood pressure, deafness, a significantly increased risk of stroke and heart disease, fatigue, and a broad assortment of mood disturbances. This includes negative emotional responses such as "noise annoyance"—which even extends to feelings that one's privacy is being violated.

Our children are also impacted. Stansfeld notes, "About 20 studies have found effects of either aircraft or road traffic noise on children's reading ability and long-term memory."

The noise, he says, resulted in "poorer reading comprehension and memory." Studies found that the age at which children in the U.K. start to read was delayed up to two months for each approximately five-decibel increase in airplane noise.

Some people rely on noise-dampening techniques, including furnishings such as rugs and draperies, and others listen to white noise. Still others have turned to music, meditation, or self-hypnosis. But Jonathon Ewald in a post to Life & Health Network has one extreme solution that may work—for traffic, aircraft, and noisy neighbors: "Move," he suggests.

This Month's Sudoku

	9			6	3			5
	5							9
		3	9					
	3		8	9	2	4		
	2	9				7	3	
		8	6	3	7		1	
					6	5		
9							8	
2			5	4				7

Xennials Are Bridging the Generation Gap

There's a micro generation that's creating a new buzz and just might give the millennials a run for their money. They're called the "Xennials."

According to Business Insider, the term "Xennial" was first introduced in 2014 but only started gaining popularity recently. Born between 1977 and 1984, Xennials were too young to fit into the so-called apathetic, cynical generation that is Gen X, and too old to be pigeonholed as the optimistic, sometimes narcissistic and tech-savvy millennials.

A study by marketing giant J. Walter Thompson's in-house think tank, Innovation Group, found: "(These) new adults represent a group of 30- to 45-year-olds with more in common with each

other than with any other generational label."

Although not every generation fits neatly into a box, the study revealed these common characteristics and how this mini but mighty micro generation's influence is affecting culture and consumerism.

Xennials had an analog childhood innocent of computers, the Internet and anything social media. They remember typewriters, landlines, and playing outside until the streetlights came on.

However, they also came of age during the dot-com era. Xennials remember the sound of dialup, chat rooms, and life pre-Google. Their information highway was paved with a mix of surfing the web and the local library.

They adjust to technology easily, are loyal and entrepreneurial, and dream of a life different from that of their parents. Chances are, they strapped on a backpack and traveled in their youth. Now they're choosing to live in cities over suburbs and redefining what the 9 to 5 looks like.

They're also young at heart. The Xennial crowd spends their money on the same things they did in their youth—from concerts and festivals to coloring to traveling the world.

But mainly, Xennials serve a very important role of "bridging the gap" between generations, as they can walk the walk of Gen X and talk the talk of millennials.

Twitter Re-Tweets from 140 Characters

If you want to share more this year, the Twitter universe is making it easier. Last fall, the social media network announced it was retreating from its 140-character limit and rolling out a change to 280 characters to the majority of its 330 million-plus users worldwide.

Twitter was developed in 2006 as an alternative to text messaging; individuals subscribed to get and send updates in real time. Interestingly, *Globe & Mail* reporter André Picard found a dictionary definition of "twitter" as meaning "a short burst of inconsequential information." In fact, users loved it for this very reason. As its popularity grew, it became an opportunity for people to share their views, and to "follow" friends and celebrity Twitter users. Celebs boasted followers in the millions—pop music icon Katy Perry had 105 million followers in November 2017—but many users found the 140-character limit restrictive.

The company stated: "We are making this change after listening and observing a problem our global community was having—it wasn't easy enough to tweet ..." Based on testing, it expects an enthusiastic response from Twitter users and, almost inevitably, more subscribers.

A Mystery of the Universe Is Finally Unlocked

Where has the universe's missing matter been all these years?

Recent reports indicate two independent scientific research teams have finally found it, locating particles of baryonic matter that link galaxies together through filaments of gas.

Astronomers were previously unable to see the gas with X-ray telescopes.

Baryons were believed to have been produced at the time of the big bang, and are thought to permeate more than half

the universe.

The researchers developed maps of where baryonic matter might exist; each selected multiple pairs of galaxies and found evidence of filaments of baryonic matter floating in the space between the galaxies.

Solved at last: the mystery of where half the matter in the universe has been hiding all these "light years."

Caramelized Veggie Bowl

Serves 4

2 tablespoons vegetable oil
3 cups diced butternut squash
1 medium onion, diced
4 cloves garlic, minced
1 tablespoon ginger, peeled and grated
8 ounces baby portabello mushrooms, roughly chopped
1 ½ tablespoons balsamic vinegar
1 ½ tablespoons soy sauce
1 ½ cups cooked quinoa
2-3 cups kale, stalks removed and finely chopped

Heat oil in a skillet over high heat. Add squash and cook until it starts to caramelize, about 5 min. Flip pieces and cook for 3 min. Push squash to one side.

Reduce heat to medium-high. Sauté onions for about 2 min., then add garlic and ginger. Cook for 2 min., combine with the squash, and push all to the side. Add mushrooms and cook without turning for 4 min. Add vinegar, soy sauce, and quinoa to the pan, and mix everything together. Add kale and 1 tablespoon of water, and cover. Steam for 2 min. or until kale is wilted but remains a vibrant green. Uncover, stir together, and serve in bowls.

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Worth Reading

The Peak Time of Day for Everything You Do

By Jennifer Gueringer
NetCredit.com

Instead of muttering about students cramming in homework after dinner, join them. Researchers have found we retain information best when we read in the evening. In fact, science seems to have identified optimal times for everything from working out, to looking for an apartment, to reading tweets—not to be confused with the best time for updating Facebook. When, for example, should you read this article?

More: <https://tinyurl.com/New-year-reads1>

Why Is Everyone So Busy?

The Economist

The adage “time is money” goes a long way toward explaining why we’re all so busy. This article plumbs the wisdom of the ages to come up with the reason why we often feel busy, even with tech advances that should increase free time. The takeaway? Many of us equate time with money, and we skimp on one in order to acquire more of the other. Time goes faster as we get older—it’s time to stop and celebrate life. Not money.

More: <https://tinyurl.com/New-year-reads2>

Use “The Four Cs” to Boost Your Happiness and Clear Mental Clutter

By Virginia K. Smith
Lifehacker.com

A quartet of “Cs” can identify activities that make you happy: like those where you contribute, connect, cope (take care of your health), or cook. Also try to boost serotonin—a hormone associated with long-term happiness—instead of dopamine, which gives short-term fulfillment.

More: <https://tinyurl.com/New-year-reads3>

Make Your Home Buyer Friendly with Focused Staging

With the move to buyers’ markets in many areas, you’ll want your for-sale home to look its best. And that requires focus. Focused staging, that is.

Staging your home can increase the offer amount by up to 10%, according to the National Association of Realtors (NAR) 2017 Profile of Home Staging. But what if you haven’t the time or cash to stage the whole house?

You focus on the rooms that push buyers’ buttons. A messy mudroom may not kill your sale, but an unusable kitchen or master bedroom may be a deal-breaker.

Few buyers can see beyond your personal style, particularly in hot-button areas like the living room, kitchen and master bedroom. So concentrate on staging these.

This article—from RISMedia—may help: According to the NAR Profile, the living room is one of the most popular to stage.

Make it feel larger by replacing bulky furniture with smaller pieces. Help buyers to imagine their things here; leave lots of space on shelves and around furniture.

In the kitchen, declutter countertops, the fridge and inside cabinets (yes, buyers will look). Add color with a bowl of fruit.

“Most bedrooms don’t need much more than the bed, dresser, end tables, and a mirror,” the article suggests. Make the bed the focus with beautiful, but not necessarily expensive, linens.

A clean bathroom is a saleable bathroom. The master bath, especially, should gleam. Add attractive towels and battery candles for atmosphere. And don’t forget to tidy the outside.

You know what they say about first impressions.

Who Wants To Win a FREE Gift Card!!

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This month’s *eTrivia* question is...

What U.S. state can be typed using only one row of the QWERTY keyboard?

a) Hawaii b) Alaska c) Georgia

General Knowledge Quiz. Answers below.

Thanks to *Mentalfloss.com*

Who developed a game called Memory Builder in 1885?

Who learned how to make ice cream through a \$5 correspondence course?

What did the mummy of King Ramses II need to enter France in the 1970s?

(Answers: Mark Twain; Ben and Jerry; a passport)